

HOUSING IN ONTARIO:

A SOURCEBOOK



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TABLE OF CONTENTS

CHAPTER 1	INTRODUCTION
CHAPTER 2	HOUSING IN ONTARIO: THE DIMENSIONS OF THE PROBLEM
CHAPTER 3	HOUSING IN ONTARIO: HOW HAVE THE MAJOR REPORTS SEEN THE PROBLEM AND WHAT HAVE THEY SAID?
CHAPTER 4	HOUSING IN LOCAL COMMUNITIES: A BRIEF FRAMEWORK FOR SELF-STUDY
CHAPTER 5	HOUSING IN LOCAL COMMUNITIES: SOURCES AND RESOURCES
CHAPTER 6	CONCLUSION

CHAPTER 1

INTRODUCTION

Since June 1972, the Ontario Welfare Council has been engaged in a study of housing policies and programs in Ontario. The brief report and resources guide is one part of the results of this study. We hope that it will prove useful to many of the individuals and groups throughout Ontario who have come to see housing issues as being of major importance in recent years.

The last few years have seen housing issues become a highly important concern, not only of various special interest groups, but also among the general public. Since our current bout of inflation began in the late 1960s, the federal government has received the reports of several major task forces, the most prominent being those chaired by the Hon. Paul Hellyer in 1968-69 and by Michael Dennis in 1970-71. In 1969, the federal government firmly committed itself to low-income housing as its first priority. In 1971, a new Ministry for Urban Affairs and Housing was created and in 1973 extensive amendments were made to The National Housing Act (NHA) which acted on many of these task forces' recommendations.

Over the same period the Ontario government has added substantially to both the programs and the budget of its housing agency, the Ontario Housing Corporation (OHC). In October 1972, they set up their own housing task force, chaired by Professor Eli Comay. In September 1973, their report was published along with the announcement of provincial reforms in the housing field. Primary among these was the creation of a Ministry of Housing.

What then have been the major symptoms of our housing problems that have led governments to examine, expand and change their housing activities? Chief among these have been rapidly escalating home prices, especially in our major urban areas. Toronto, Ottawa and Hamilton are now reputed to have the most expensive house prices of any major city on this continent. These increases have far outstripped gains in incomes over the last few years. Land, materials and construction wages have all shown large increases, as have property taxes. Coupled with these, we have had residential mortgage interest rates over 9% most of the last few years, as opposed to the 6% rates current in the early 1960s.

Along with these changes, the last ten years has seen a massive expansion of Ontario's rental sector, particularly in the form of high-rise developments. Even though rental levels have not increased at anywhere near the rate that house prices have, the evidence clearly shows that a large number of people are spending a great proportion of their income on shelter. The rapid expansion of the subsidized rental housing stock does not seem to have made anything like adequate inroads on this problem.

While there is substantial agreement that these are the major symptoms, there is much less agreement of the underlying nature of the problem – an agreement which might direct us towards appropriate solutions.

In this report we hope to provide a perspective on housing problems in Ontario which, combined with an outline of how to do a local housing self-study and an inventory of sources and resources in the housing field, is intended to help community groups and local governments make a substantial contribution to their own local housing problems. We turn first to an elaboration of the dimensions of the approach taken by several major reports on housing published in recent years. In the final sections, we present a format for a housing self-study and the inventory of sources and resources.

CHAPTER 2

HOUSING IN ONTARIO: THE DIMENSIONS OF THE PROBLEM

In this discussion, we will begin with the most common view of housing problems and with the dimensions which flow from this view. From this perspective, housing is primarily a problem of market supply and demand. Housing is a commodity like most others, and can, by and large, be produced and distributed most effectively by private enterprise. The housing problem is thus a problem of appropriate quantities, appropriate prices and adequate physical quality. After that we will greatly extend the discussion by including other facets of housing and the relationship between housing and other important social and economic problems.

1. Problems Concerning the Quantity of Housing

Simply stated, the core of this problem is whether or not we can keep the rate of residential construction (less demolition, abandonment, and the net effect of conversions) ahead of the rate of household formation. Estimates for the 1971-81 decade indicate that something like one million new units should be built to meet the requirements of some 800,000 new households, to allow households now sharing accommodation to occupy their own, and to cover various losses in the existing housing stock. These completion figures show our performance so far:

1971	-	74,000
1972	-	96,000
1973	-	110,000 (estimate)

As one can see, Ontario is not far off course, overall. If, however, we break down these completion figures a bit, sub-components of our problem become clearer. Half of our completions for a number of years have been apartments. This has brought a situation where a large and growing number of families in the Province are becoming apartment dwellers. At the same time, as Ontario's baby-boom children are now forming their own families, we have the highest level of family formation we have ever had. These groups of families, new families and families in apartments, along with a continued high level of immigration, form the basis of the enormous demand for single family dwellings and duplexes in many parts of the Province.

Thus, we have an overall problem of creating enough housing in general and this problem itself is constituted of problems relating to the number of various types of housing we have. Our next problems concern the prices and rents of housing related to incomes in Ontario.

2. Problems with the Price of Housing

Startling increases in house prices in Ontario's major cities are one of the major symptoms of a housing crisis or near crisis, as the provincial government has put it. Average prices for new single-family houses are over \$40,000 in many municipalities. These increases in the cost of purchasing houses have resulted in a decline in the number of households now able to buy, and a huge compensatory increase in the number of two-income house purchasers. This phenomenon has been attacked on three fronts - attempts to control the increases in contributing costs such as land, materials and residential mortgage interest rates; attempts to increase the housing stock in general through land development or servicing, or for the poor through public-sector sponsored housing, and through attempts to improve the income position of the poor. Limited building land supply, high land prices, and massive waiting lists for subsidized housing indicate the limited effectiveness these policies have had to date.

At any rate, it is clear that Ontario is facing a major problem of prices for ownership housing and for land. Rental housing costs have risen much less quickly, though there are predictions that we are about to have major increases in centres such as Ottawa and Toronto.

3. Problems with the Quality of Housing

As it is usually defined, the quality of a dwelling is revealed by the presence of basic facilities and by the state of repair or deterioration of these facilities and of the structure in general. In Ontario, there are still a fair number of buildings lacking basic facilities. For example, a 1970 survey estimated that some 70,000 Ontario homes were still without indoor bath facilities. Various urban renewal studies and schemes and the findings of a wide range of today's community groups have illustrated that we also have problems of general structural deterioration of housing in our cities and shack towns in many more remote areas. Unfortunately, we have little good data on the physical state of Ontario's housing stock and this necessarily limits our ability to define the extent of the problem.

* * *

These three dimensions define the housing problem as it has generally been defined - an economic issue about the production, supply and demand for housing. We term this sort of view, the housing problem narrowly defined. At a very general level there are two major limitations to this view. The first is that it holds housing to be a private good, the production, distribution and use of which is a matter which should concern only private enterprise and the individuals concerned. Now as the public sector has moved to place more regulation on the production and use of housing, as it has moved to supply a large volume of subsidized housing, and as large scale

rental housing becomes a major fact of urban life, housing comes more to be seen as a social good or even a social utility, as well as a private good. The other limitation concerns the fact that this narrow view sees housing as fundamentally a calculable problem. The important aspects of housing problems are all thought to be quantifiable. However, the final effects of residential construction are on such aspects of the quality of life as health, security, economic well being and so on. These aspects of housing are relatively incalculable and tend to get lost in the housing policies we have today.

Below we have introduced a number of other dimensions which greatly extend our view of housing problems and illustrate the relationship of housing problems to several other major social and economic problems in Ontario today.

4. Problems with the Location of Housing

It is fairly clear that housing problems of all varieties are geographically concentrated, though we have not generally approached housing policy in a way that has adequately recognized this. A prime example is the effect that the flow of subdivision approvals has on land developments and housing production, and thus on lot and house prices. This relationship has not been thoroughly considered until recently. Other problems such as housing shortages and surpluses, deterioration, lack of facilities, and the provision of housing for special groups are also geographically concentrated.

One special problem currently is the siting of social housing projects, particularly those of OHC's family rent-geared-to-income housing program. There is widespread and growing opposition on the part of citizens' groups and even local government to the sites which are being proposed for family housing.

Another vital locational relationship is that between residential construction and regional development. Obviously the price and availability of housing are key factors when decisions are being made about the location of employment. This relationship is even more crucial when we move to influence or direct the pattern of growth in Ontario through the use of such programs as new towns, or incentives to direct growth to poorer or slow-growing regions.

Adequately taking into consideration the distribution of existing housing problems and problems related to the location of new residential construction is clearly very important in Ontario today.

5. Housing and Environmental Standards Problems

The relationship between housing and its physical and social environments contains a number of interesting problems. On the physical side, we have questions

like the adequacy of recreational facilities and other community institutions (are four or five acres of parkland out of every one hundred acres enough for medium or high-density neighborhoods?), choices of housing insulation, heating systems, and so on, in the face of rising energy costs and potential shortages, and the relationship between residential construction and traffic and servicing problems.

On the social side, the quality of high-rise living, and higher-density living in general, the provision of social services in new residential areas and in new communities, the concentration of families with problems in subsidized housing projects, and the emergence of huge megalopoli as the places where most of our people live (or soon will live) have all become major public issues.

Ontario is facing all of these problems to a greater or lesser extent today.

6. Housing and the Distribution of Wealth and Income

The dual effects of rapid increases in the cost of shelter and a rapid shift in tenure patterns from home ownership to renting have brought large scale efforts from government to help the poor rent housing (an equalizing effort with respect to income and wealth). This partly balances the effects that fewer people saving and acquiring a major asset - a home - has on this distribution. However, although large sums of money have been spent building and operating subsidized housing, this money does not begin to extend assistance to all those who, in theory, might be eligible for these assistance efforts.

The havoc that inflation has played with those on fixed incomes can be simply illustrated by the fact that about 56% of family benefit recipients were paying more for shelter than their shelter allowance provided (in 1972) and almost 30% were paying more than \$30 in excess of their allowance.

Although we have spent large sums of money on housing, it has only reached those who are living in subsidized units - not all those who might need assistance.

7. Housing Management Problems

The last fifteen years have seen the emergence of a whole new phenomenon in Ontario's housing - a large proportion of our housing is now built in large developments and managed professionally on a broad scale as well. There is still a shortage of well-trained property management staff in the Province.

The biggest of the new landlords is OHC itself, which will have over 125,000 tenants in the near future. OHC finds itself pressed with maintenance problems, complaints about their rental scale and demands to let their tenants have a hand in management.

In the rest of the rental sector, in spite of a recent new Landlord and Tenant Act, problems still remain. Security of tenure and the inability to review and roll back rent increases are pointed to as major problems. On the other hand, more tenant rights are claimed to have resulted in more damage to dwellings on the part of the tenants.

Housing management has emerged as a major problem in Ontario in recent years and with the current style of large-scale development and management remaining dominant, it is likely to remain with us for many years.

8. Problems in the Development and Construction Industries

Industrial problems in the development and construction industries include chronic undercapitalization and bankruptcies, the fragmented organization of the industry and of the unions within the industry. Government has for some time been encouraging the emergence of large, well-financed corporations in the residential construction field and there are a fair number of them on the scene today.

In fact, in the land development sector many areas now seem to be characterized by an oligopolistic market. This in turn limits the potential for bringing down land prices by penalizing only speculators.

Another aspect of the industry is the absence of any direct capability of the public sector to build for itself. This limits government to private bids on projects and where there are no bids, to either higher costs or no project.

9. Housing and Special Groups

This group of problems includes the housing situations of a large number of special groups in Ontario. Of particular current interest are housing for the handicapped, especially the physically handicapped, both with respect to standards and with respect to the volume or quantity of appropriate housing available. Native peoples' housing, homes for wards of the crown, and half-way houses are all current concerns, both in terms of getting enough houses and how to get enough.

The elderly are by far the largest of our special groups and although there are three major housing programs aimed at them, we do not seem to have made a great dent in waiting lists for senior citizens' apartments, homes for the aged, or nursing homes.

Poor single people (with the exception of students), for whom there are no housing programs, have a special problem. They are faced with both rising costs and the Province's dwindling supply of rooming houses.

All in all, we have a complex variety of special housing needs in Ontario.

10. Housing and Politics

Two big issues arise in this section: Who benefits from government housing programs? Who participates in housing policy formation and implementation?

It has often been pointed out that although many of the benefits of government housing programs accrue to those who have incomes among the bottom third of Ontario incomes, these beneficiaries are concentrated on those who are best off among these households. This situation still holds true. The other major beneficiaries are in the residential construction industry itself, who get the government's work.

Charges have often been made that the development and construction industries have too much say in the Province's housing policy, not only through their support of political parties but also through their numerous memberships on advisory boards and so on. The interdependence of public and private housing activities is pointed to as reinforcing this trend. On the other hand, the general public and clients of public programs in particular are often heard to charge that they are not adequately involved. Although the Province's recent Advisory Task Force on Housing Policy did have extensive public hearings, this did not result in changes in the government's bank stance - its efforts will remain supplementary to those of private industry and will focus particularly on residual problems which private industry is not overcoming.

Who should benefit from public sector housing programs and who should participate, and how, in housing policy formation remain very important questions.

* * *

Thus we can see that housing involves a complex network of issues, only some of which can be approached from a calculable or quantitative point of view. One vital aspect of this complexity is the fact that not only are various elements of our housing problem intimately inter-related with other elements, they are also inextricably linked to many other major social and economic problems of our day. There are no simple answers and simple approaches may have unintended side effects.

In our next section we will turn to several of the major reports which have been produced on housing policies and programs in Ontario or for Canada as a whole. We will briefly report on their major conclusions and recommendations and, where applicable, comment on the impact they have had on housing policy.

CHAPTER 3

HOUSING IN ONTARIO: HOW HAVE THE MAJOR REPORTS SEEN THE PROBLEM AND WHAT HAVE THEY SAID?

In this section, we turn to a discussion of the viewpoints and recommendations adopted in a number of major reports concerning housing policy, or aspects of housing policy, in Ontario. Some indication will be given of the extent to which various governments have responded to these reports. The reports in question are: A Study of Housing Policies in Ontario by the Ontario Welfare Council, the Report of the Advisory Task Force on Housing Policy (The Comay Task Force Report) to the Provincial Government, Subject to Approval: A Study of Municipal Planning in Ontario, by the Ontario Economic Council, Programs in Search of a Policy: Low Income Housing in Canada by Michael Dennis and Susan Fish, and Beyond Shelter, a report on senior citizens housing in Canada by the Canadian Council on Social Development.

1. A STUDY OF HOUSING POLICIES IN ONTARIO

As a companion to this report the Ontario Welfare Council is publishing a general report on housing policy in Ontario. These two reports, and the ten community studies which are appended to the general report are the results of a housing study program which the Council has been engaged in since June 1972.

The perspective of this study is quite broad and it deals extensively with not only the government policies that affect the supply and demand for housing but also the relationship between housing and income policies on the one hand and housing and regional development policies on the other. However, the study only focusses its attention on urban family housing and the question of access to housing. As a result, the housing needs of special groups or of Ontario's rural population were not extensively reviewed nor were issues regarding management of housing. Finally, the organization and operation of the development and construction industries were not considered in any depth.

We will divide our discussion of the report's conclusions and recommendations into several sections covering planning, housing supply policies, housing demand policies, housing and incomes policies, housing and regional development policies, and the Ontario Housing Corporation.

(i) Planning and Housing:

The Council's report argued that housing policies and various planning efforts associated with them have been overly concerned with a few simple calculable objectives. This view results in housing programs concerned with housing starts, the flow of mortgage funds and the use of public programs only in a remedial manner. A far more subtle appreciation of housing and its role in household and community life is required.

More specifically, the still intimate relationship between national economic planning and housing, and therefore the continued use of housing policies as management tools for the national economy was attacked.

At the level of provincial planning, the integration of housing with the economic and physical planning activities of the government of Ontario is strongly urged. It is suggested that municipal planning has been too narrowly conceived and implemented. It has been too focussed on physical considerations at the expense of social and economic ones. In addition, although municipal planning has borne the brunt of the assault of citizens wanting to get involved in planning processes, there has not yet been any effective adjustment to this. Social planning has not effectively dealt with the problems brought on by large-scale residential growth. Regional planning is discussed below.

In the light of the foregoing, the report recommends, among other things, that:

- a. Housing programs should no longer be used as major national economic management tools and that funding commitments for public programs be substantially extended from its current year-to-year basis to foster better planning of housing efforts.
- b. Municipal physical planning must be effectively reformed so that social and economic issues receive thorough treatment. Public involvement in these processes must be fostered.
- c. The Province should act to provide the assistance necessary to allow municipalities to deal effectively with housing problems. Financial resources, manuals, and revisions to The Planning Act were specifically suggested as were guidelines for integrating social services with residential development and further statutory powers, especially for the larger municipalities.

(ii) Policies in Regard to Housing Supply:

Substantial capital investment in housing by the public sector in Canada is a fairly recent phenomenon and the level of public expenditure required to meet housing goals has not yet been established, partly because there are few specific housing goals at this point. The report concludes that substantial public investment is a long-term necessity and several specific recommendations are included below.

Land development investments by the Province have not been substantial enough to meet current objectives and the report suggests several new ones. The methods used to control the approval of subdivision approval are excessively time-consuming and complex. The general negative effect of local and provincial government land use planning activities on land prices is only now being accepted.

As for policies aimed at improving the quality of our housing, very little has been done, and in fact, very little is known of a specific nature about the quality of Ontario's housing. It is strongly argued that the time has come for a concerted effort to achieve good quality housing for all Ontarians.

The emergence of new types of tenure such as the condominiums and the co-operative and the general trend to renting, as well as the emergence of new types of buildings, such as mobile homes and high-rise family apartment building is outlined. Continuing problems with security of tenure, and the argument about rent review and rent control are presented. The report argues in favour of a rent review system, at least until housing market conditions ease in our largest cities. Generally, broadly-based support for both new forms of tenures and many new types of housing was urged.

More specifically,

- a. Capital provision must not only be adequate to fulfill provincial housing objectives but must also substantially aid the activities of municipal governments and of the non-profit and co-operative sectors in Ontario.
- b. First priority must go to the poorest households - there is an ever-present danger that large sums will end up helping middle-income families.
- c. The provincial land program should comprise three elements:
 - An inner city effort to underpin social housing programs by both the public and non-profit sectors.
 - A land purchasing, banking, and marketing effort which will provide social housing sites and land price leadership in high-growth, high-cost areas.
 - A new and expanded cities land program which will effectively underpin an aggressive regional development policy.
- d. The Province must monitor urban growth in such a way that both the land development program and the control of the flow of subdivision approvals are co-ordinated to meet the needs of urban growth as effectively and inexpensively as possible. The pace of subdivision approvals must be substantially improved.
- e. The lack of basic facilities in homes, primarily a rural and northern phenomenon, should be directly attacked by a grant program with a supplementary loan program for further improvements.
- f. In cities and towns, a loan program should be linked to price and rent controls to prevent windfall gains and to help stabilize neighbourhoods.

- g. It is time to get on with the job of maintenance and occupancy standards programs right across the Province.
- h. Rent review and regulation bodies should be introduced for our high cost centres.
- i. Mobile home standards are required and arbitrary opposition to these homes should be removed.
- j. The Province should assist in the development of non-profit and co-operative tenures as well as continue to assist condominiums. A thorough and substantial booklet should be produced which reviews all the tenures current in Ontario, with their various financial implications, contract obligations, and so on, for the use of all consumers.

(iii) Policies with Regard to the Demand for Housing:

A fairly large number of housing subsidy systems are in use. On the supply side we see interest rate subsidies to the public sector, private enterprise, and non-profit groups. Operating subsidies are available for the public sector and their agents. On the demand side the major program is the shelter allowance portion of the general welfare assistance and family benefits public assistance programs. In addition, a small-scale assisted home ownership scheme (interest rate geared to income) and loans to assist rehabilitation (experimental, in Toronto only) have existed for the last few years. The vast bulk of subsidies have been on the supply side. They have also been very unevenly spread along the income distribution of Ontario's poor.

We believe we are operating within the context of at least five years of working with the current structure of income policies. At the end of the decade we expect some form of guaranteed annual income or negative income tax to be implemented. This will undoubtedly change the requirements of a structure of housing subsidies. What follows is proposed in the light of this.

Changes to the current set of subsidies are urgent. The major subsidy program - rent geared-to-income housing - is facing increasing hostile reception across the Province. In addition, by its very nature, tying subsidies to units, it is enormously inequitable. Selected recommendations include:

- a. Public investment and subsidies should be primarily directed at those with greatest need. Therefore subsidies for rental housing come before those of home ownership.

- b. The inequities of the subsidy system for public housing should be rectified by converting this stock to full recovery rent and extending the resulting subsidies pool to those in need of housing allowances outside this stock.
- c. Substantial revisions are required in the level of housing allowance available to public assistance recipients. Perhaps a two or three level system related to housing costs is appropriate.
- d. If home-ownership subsidies must be made available then they should be cash grants to help with downpayment, along with a mortgage rate geared to income.
- e. If there is no housing allowance paid directly to eligible households, then the eligible housing for rent supplement should be greatly extended by increasing the stock of non-public rent controlled housing (non-profit, co-ops and limited dividends) and pressing the program forward in the public sector.
- f. If the rent scale is retained, it should encourage mobility by being lowered in line with current tenant requests - that is, based on net income. In addition, serious consideration of an overall ceiling should be considered. The ability of tenants to accumulate savings should be enhanced.

(iv) Housing Policies and Income Policies:

Much evidence was presented to illustrate the serious, and in some cases desperate, income position of the poor in Ontario in the face of today's housing market. The Council's report also concluded that extensive income supplementation of low incomes through such mechanisms as the Guaranteed Annual Income or the Negative Income Tax will not be available before the end of this decade. Therefore, we are faced with selecting interim approaches to use over about the next five years.

The report argued for substantial changes in current approaches for that five-year period. It also argued for supply side policies such as promoting a high general rate of construction, a high rate of construction in the social housing or price-controlled sector, and for certain price restraining activities.

It is not useful to allow the economic position of the poor to deteriorate further on the assumption that major changes in income policies several years in the future will strengthen their position. Among the recommendations are:

- a. The shelter portion of public assistance benefits be increased substantially in high cost areas, if not everywhere, and immediately.
- b. Work should begin immediately to examine the extent to which housing programs can or should be modified at varying levels of Guaranteed Annual Income or Negative Income Tax. We must be thoroughly prepared for this shift when it comes.

- c. The funds now allocated to the Property Tax Credit Plan should be diverted to the new housing allowance on the grounds that the benefits of these funds should go to the poorest groups.

(v) Housing and Regional Development:

The regional development process as it has evolved in Ontario since the creation of the Design for Development program in 1966 has, by and large, been ineffectual and occasionally destructive. The original inventory, analysis, and drafts of alternatives process were quite explicitly never intended to be more than a 'guidelines' type of activity. Later, when the rate of growth accelerated in the Golden Horseshoe, the Toronto-centred Region Plan evolved into a set of restrictions on certain kinds of activities in various areas in that region. North Pickering New Town originally planned in conjunction with a new federal airport has now assumed a life of its own. These and other new town sites are the most substantial steps the Province has taken. Regulations and restrictions make up the rest of the regional development activities.

The report argued that an effective regional development role for the Province must first of all bring in-house decisions of transportation, land development, and residential construction together. Then it must exercise a much stronger influence on the distribution of employment growth in the Province and on private aspects of transport, land and construction activities. To modify substantially the centralization process evolving in the Province will require more than simple restrictions.

If Ontario is to retain any semblance of its old character of towns and cities and not a massive megalopolis, we must act soon and strongly.

The tremendous strains on land development, general infrastructure growth, the evolution of new residential environments and the effects these have on costs would be greatly mitigated if Ontario's growth were structured much more widely. A congested society must bring more social involvement in location decisions. Therefore, the report made the following recommendations:

- a. A certification system for plant expansion and plant construction be instituted. Its primary purpose would be to require proof of need for individual locations in rapidly urbanizing areas.
- b. The industrial incentives program should be totally revamped not only to provide support in high unemployment centres but also in towns and cities with growth potential outside the Golden Horseshoe.
- c. The Province's intervention in the evolution of Ontario's employment base should be oriented to the expansion of existing towns and cities not currently plagued by the problems of massive urbanization and to a new towns strategy which would have the dual objectives of structuring the evolution of the Horseshoe

(as the North Pickering project will) and of creating new communities at some distance from that area (as the Nanticoke site will).

- d. The Province's transport, land and residential construction program should be strongly co-ordinated and linked to the primary objectives of this regional development effort.
- e. Overall this would require a Certification Institution, a New Town Development Corporation or Agency, and a much stronger co-ordination role concerning the appropriate activities somewhere in the Provincial Government, presumably within TEIGA.
- f. The housing element includes land acquisition and development and provincially funded or assisted housing construction. Both the social housing programs and housing in general should be pursued in such a way that they get ahead of the endless 'catch-up' syndrome that both activities seem to be involved in today.

(vi) Ontario Housing Corporation:

In the nine years since OHC was created in 1964, it has experienced massive growth. It now has about 2,000 employees, an annual expenditure of hundreds of millions of dollars, an inventory of tens of thousands of units under management or development, and now houses some 130,000 Ontarians. It operates more than half a dozen major housing programs.

This massive effort was not carried through without major difficulties. In 1971, the Corporation was completely reorganized to decentralize and co-ordinate decision-making. New functions such as Research and Development were added.

Major current problems include -

Management

Measures are now being taken to decentralize what was an incredibly centralized system of property management. Problems remain in some areas: minor maintenance, internal accounting and reporting procedures, and in head office - field communication, especially where local management is in the hands of local authorities, are the most obvious. The pattern of relationship with tenants' organizations is also, as yet, unresolved. The Barnard management study suggested an adversary structure; most tenant groups want to participate in management.

Development

Major problems include the extensive estrangement of local government and community groups. They feel isolated from the development process because it largely disappears from view between the request for units and the appearance

of an approved builder with a site and design before the relevant local authorities. Many tenants are also arguing that they have something very useful to contribute at that point. This antagonism has virtually halted OHC family housing development in many municipalities and/or neighbourhoods.

Co-ordination with other Provincial Government Activities

At the level of operations OHC seems to have a good relationship with such agencies as water resources and community planning. However, at the planning level only this year was their land purchase program reviewed by the regional development branch, for example. The question of whether OHC's activities should be more thoroughly integrated with the social service programs or with the economic and infrastructure programs is the key one. Either way, the Corporation does seem to be headed towards Ministry status.

We now turn to a selection of the recommendations of this part of the report:

1. The new Ministry of Housing should be an economic ministry closely linked to the current activities of the Ministry of Treasury, Economics, and Inter-governmental Affairs if Ontario has a more substantial land program and substantive regional development program. If housing policy and programs, and related programs, are not substantially overhauled and redirected then housing would be most appropriately integrated with the activities of the Social Development Policy Field ministries.
2. All of OHC's current activities should go to the new Ministry.

With respect to OHC current programs, we make the following recommendations:

3. The development process used by OHC must be thoroughly revised to:
 - allow the effective participation of local government and neighbourhoods where relevant and for a feedback process which utilizes the experience of current tenants.
 - Guidelines must be set up which more effectively integrate OHC activity with the social and economic development of the particular municipality. We are referring to issues like access to services, shopping, etc., provision of amenities, relationship to workplaces and so on.
4. The management experience of the free enterprise contracts must be thoroughly compared to direct management and local housing authorities and to such experiments as joint tenant-OHC management and complete tenant management before final management decisions are made. This kind of comparison was ruled out of the Barnard management study.

5. The tenant-purchase program should not be extended until the massive waiting lists for OHC's housing stock have been essentially eliminated. Pricing policy should modify market prices in favour of sitting tenants to the extent that they have invested their own resources in improvements.
6. The H. O. M. E. lot lease program should become one element of a large provincial land program. A larger program, greater use of permanent leasing, and the use of these lands to underpin all social housing efforts are our recommendations.

Since the Ontario Welfare Council's General Report is being published at the same time as this report, there can be no assessment made of its impact on housing policy and programs in Ontario at this point. We now turn to the viewpoint and key recommendations of several other recent major reports in the field of housing.

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2. BEYOND SHELTER: A STUDY OF NATIONAL HOUSING ACT FINANCED HOUSING FOR THE ELDERLY

Stimulated by two major concerns of the Canadian Council on Social Development, aging and housing, it was not unnatural that at some point the Council would blend the two fields in the form of a project that dealt with both fields. More precisely, the stimulus for the study arose from their fear that "the present kind of accommodation was not adequately meeting the needs of senior citizens beyond the simple provision of shelter." In short, not much was known about the lifestyle of residents and whether the housing suited their needs, the perceptions of those who built and operated the accommodation, and the availability and use of social facilities and services. Another concern was the question of independence for old people and preservation of it as late as possible in life. A final interest was the management role and the question of how much and what kind of services were their responsibility.

Therefore, the main areas of investigation were:

- (a) Social services and facilities in housing for the elderly;
- (b) The characteristics and preferences of users;
- (c) The management function.

The first part of the study outlines the federal legislation, then examines programs on a province by province basis. A questionnaire survey of managers across the country follows along with a series of 19 case studies of senior citizens' projects across Canada. Finally, a user survey, based on interviews with 300 residents in the 19 developments visited for case studies, completes the study.

There are some 140 major findings on various topics. Only selected ones are offered here.

(i) Distribution of Accommodation

Despite the amount of housing for senior citizens that has been produced, there still appears to be a serious shortage. In metropolitan areas, this shortage was perceived to be particularly acute as far as self-contained dwelling units were concerned.

(ii) Social Services

Generally, development managers took the attitude that the provision of social services was the responsibility of public and voluntary agencies in the community; there was thus little involvement in service delivery. Residents of senior citizens' housing suffered from a serious lack of supportive social services.

(iii) Management Role

It is apparent that the character of a development's management is the most important factor in determining whether or not the quality of the residential environment will meet the needs of the residents. Other factors like design, social services, and location are also important, but developments that have inadequacies in these areas can be pleasant places to live if the management has a strong social orientation.

(iv) Perception of Users

It is clear that for most residents of senior citizens' housing, the development and its environs represent their world. Except for occasional forays into the community and periodic contacts with relatives and friends, residents look to their residential environment to provide them with most of the social, physical, mental, emotional, and to some extent spiritual, stimulation that life has to offer. The elderly seem to enjoy living together and almost all opposed living in an integrated building.

The major thrusts of their recommendations are the following:

- a. The government should provide the necessary income and community services to enable those who prefer to remain in their own homes or to continue living with their children to do so; provide designated accommodation of the type we have studied, as well as special care homes for those who have suffered a serious decline in health.

- b. It is important that sufficient alternatives exist in every community so that old people can choose accommodation that suits them best.
- c. It is at the provincial level that responsibility for housing the elderly must be firmly assumed. All provincial governments should prepare comprehensive plans for accommodation and care of their senior citizens that embraces a range of housing options and a continuity of supportive services.
- d. The improvement of management services and a strong relationship between management and health, recreation, and other social services is a very high priority.

Because this study is so recent, its impact on government policy is difficult to assess at this time. It is nevertheless a valuable piece of research in a relatively unexplored area in Canadian social policy.

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3. PROGRAMS IN SEARCH OF A POLICY - LOW INCOME HOUSING IN CANADA

Written after the work of a major task force funded by CMHC under Part V of the NHA was completed, the authors, Michael Dennis and Susan Fish published the work privately when CMHC refused to do so. The study was commissioned to provide background material for revisions of the NHA and appears to have had a significant impact in the design of the new amendments, particularly the residential rehabilitation, neighbourhood improvement and assisted home ownership programs, as well as the new provisions for assistance to co-ops and non-profits.

The research was divided into four areas: economic, institutional and administrative, production and design, and social aspects. The principal conclusion is that housing policy in Canada has been overly concerned with supply and "new starts" to the neglect of the distribution, price, and use of the stock. As a result, the lower-income population is seriously limited in its choice of housing, particularly in large cities. Too much reliance has been placed on the market to allocate the stock, set prices, determine the level of quality, etc.

Public housing, which represents the principal policy response to the previously-neglected low-income population is also characterized by a concern with quantity, not quality. In any event, this policy comes nowhere near meeting the overall need.

The study recommends that more extensive public involvement is required in the housing market in the form of a comprehensive housing program. This means that public policy should cover both the supply and demand sides of the housing market and the overall concern should be the distribution of housing of a decent, safe, quality at a price Canadians in all income brackets can afford.

Specifically, a general housing allowance is recommended for all households below a certain income level, grants to rehabilitate existing housing should be offered, money for improvement of neighbourhood services and facilities should be available from the federal government to provinces and municipalities. Subsidized interest rates are recommended to allow moderate income households a chance to own their own homes. In addition more municipal government control and involvement in housing is suggested. Finally, land banking is pointed to as a necessary solution to rapidly inflating land prices.

As noted above, this study has had a considerable impact in the revision of the NHA and influenced a significant change in orientation of housing policy in Canada.

* * *

4. SUBJECT TO APPROVAL: A REVIEW OF MUNICIPAL PLANNING IN ONTARIO

This review of provincial policy governing the municipal planning process was commissioned by the Ontario Economic Council. It is part of a series of studies of the development and future implications of government policy in Ontario.

The study reviews the institution of municipal planning in Ontario, The Planning Act, the provincial planning agencies and federal policies and practices. Individual chapters are devoted to 'actors' in the planning process like developers, lawyers, the public and, of course, planners.

The actual planning process in Ontario is reviewed in some detail with specific reference to Official Plans, subdivision administration, zoning administration, building regulation, urban renewal and public works.

One of the main findings is that since The Planning Act of 1946, little policy has been "devised or disseminated" from the provincial government while administration has been "an uneven mix of centralized and decentralized operations."

It is concluded that the municipal planning process functions better when strong municipalities cover proper planning jurisdictions (e.g. Metro Toronto); when administration is decentralized at least in fact if not by law, and when centrally devised policies and procedures are clearly enunciated and systematically disseminated.

Another major conclusion is that adequate means have never been devised for direct participation by the public on larger issues than local ones. The regional municipalities have been created without real regard for this question. At the same time, regional municipality legislation is tending to concentrate the planning process at the level most remote from the citizen.

Finally, it is concluded that the planning profession "has failed to provide real leadership in promoting amenities and attractiveness to soften the utilitarian cost of Ontario's communities." In short, the preoccupation with the physical goals of planning has led to a neglect of economic and social consequences. Ironically, the costs of this neglect have been highest where the planning process is, by administrative standards, functioning well. This finding is particularly important at a time when planning is being strengthened at the municipal and provincial level.

It is recommended generally that the provincial role in municipal affairs be limited to the formulation and dissemination of policies while administrative functions should be decentralized to the greatest extent practicable. It is also recommended generally that municipal planning be strengthened to cope with this expanded role.

There are a number of specific recommendations that deal with aspects of the planning process, the planning profession and citizen participation, but the overall impact of this study is already visible from recent statements by provincial officials. It is by no means an exaggeration to state that this study has had and will have an extensive impact on the future of planning in Ontario. For example, the Hon. John White, Minister of Treasury, Economics and Intergovernmental Affairs, has announced that the Department will be decentralizing many regional planning activities by moving staff to Ottawa, London, Sudbury and Thunder Bay. In addition, legislation will be introduced to "eliminate as much as possible the many and varied approvals which municipal councils now require from us in the conduct of so many of their local affairs. As far as possible, we want such decisions to be made locally, by the councils themselves."

* * *

5. REPORT OF THE ADVISORY TASK FORCE ON HOUSING POLICY

Commissioned by the Prime Minister of Ontario in the fall of 1972, the Task Force spent about eight months reviewing the housing situation in the Province and assessing the government's role in meeting the housing needs of the residents of Ontario. The Task Force travelled through the Province, holding public hearings in various communities, received briefs from all sectors of society and commissioned research on specific topics from individuals and organizations. The terms of reference were stated as follows:

- a) Examine the current housing situation in Ontario.
- b) Make recommendation on the appropriate role of the provincial government in helping to meet the housing needs of the residents of Ontario.
- c) Make recommendations on the organizational requirements for developing and implementing suitable housing policies.

The Task Force saw its role "not as a research task, but as an effort to draw meaningful conclusions about the nature of the current housing situation in Ontario."

The principal finding was that for between 300,000 and 400,000 families the "predominant need is to secure housing which they can afford." It was concluded that the housing situation in Ontario required firm and active government leadership, a strong commitment to serving the housing needs of the Province's residents and assigning a high priority to housing in government.

The perspective of the Task Force is important to note in understanding the recommendations. Housing, in their view, "should be primarily undertaken by the private sector as a normal production process carried out for profit and that the public sector's main responsibilities are that part of the process not served by the private market." Thus the government's role should remain essentially a residual one - help those who simply cannot be reached by the private market and through its general influence on the economy and on planning, encourage a high rate of residential construction in the Province. The major recommendation calls for the creation of a Ministry of Housing. This is based on the belief that planning, land servicing, development control, community services and facilities, housing financing and construction and housing assistance should be viewed as a single process, rather than treated as separate isolated processes.

Another recommendation of importance is a proposal for more responsibility in assisted housing programs for the large urban centres in the Province.

Finally, the report recommends an immediate 'emergency housing program' in the largest urban centres in the Province to increase the supply of housing in Ottawa, Hamilton and Toronto.

The government's response to this report indicates that many of the recommendations will be acted on and that a Ministry will be established, an immediate housing program will be undertaken and decentralization of some provincial departments' responsibilities will proceed along the lines proposed, integrating community planning and housing processes.

Some critics have expressed the concern that the overall thrust of this first major review of housing and government programs in Ontario is too supply-oriented, too incremental in scope, and too restrictive in its definition of the public role in the housing market as residual and "supplementary" to private efforts. In addition, disappointment has been expressed that more specific reference to OHC operations and the public housing program was not made in the report.

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CHAPTER 4

HOUSING IN LOCAL COMMUNITIES: A BRIEF FRAMEWORK FOR SELF-STUDY

Most communities have some sense of the specific housing problems they face, whether it is a low vacancy rate, high home prices, landlord-tenant conflicts, or fights over proposed OHC developments. What we present in this chapter of our report is a method for establishing an overview of a community's housing market, and then to identify the major pressure points. Then we move on to an inventory of current federal, provincial and local housing activities. Each activity will be briefly described, some of the problems with it will be outlined, and in some cases, a possible course of action will be identified. Having established an overview and reviewed the use, misuse and lack of use of public programs in a community, we then turn to the general sort of action available to the community group.

It is intended that this format could be used by a wide variety of citizens' groups and organizations, as well as individuals, and perhaps also by local government.

1. AN OVERVIEW SELF-STUDY

(i) Establishing the Context:

Before we begin to discuss the details of such an overview, two other points should be made. First, you should have studied thoroughly any previous general or specific study of housing conditions in your community. Second, having thought about your community's housing problems, do you feel that the most useful thing to do would be to do an overview as opposed to tackling some specific problem which is of such high priority that it requires immediate attention? Some guidance for such a specific objective may be found in our discussion of problems with various programs and other particular problems later in this report. With this in mind we turn to the various elements required to place housing in a clear context.

- a. Population. The absolute size, the rate of growth in recent years, and projections for the near future are required. (Sources: Census of Canada, 1961, 1966 and 1971, provincial population projections, municipal government population figures and projections – more details on sources appear in the section of this report entitled Sources and Resources.)
- b. Households. It is households who occupy housing, not individuals, and we need the best possible information available on this topic. The ideal situation would be to have historical information and projections of both family households and non-family households (one person households or households comprised of unrelated people) – the absolute number of each type, the rate of growth of each type and the size of each type (for example, the typical average size of family households in Ontario communities is about 3.5 people). (Sources: Census, some municipal planning departments – a guestimate could be made by breaking down population growth into households based on recent trends in household characteristics.)

- c. Employment. The notion of a community's growth prospects as suggested by population and household projections must be modified by what we know of the prospects of employment growth. If a large amount of new employment is expected, then forecasts based on past trends will undoubtedly be too low and vice versa. This sort of modification is less valid if one is only considering a specific neighbourhood or satellite community. (Sources: Local Chambers of Commerce, Industrial Commissions, Local Planning Departments.)
- d. Incomes. Since it is households that occupy housing, not individuals, the best information for incomes would appear on a household basis. Unfortunately, except for census years, we have no household income data for small geographical areas. Even at that, the 1971 census data, now more than two years old, has not even been published yet. Therefore, we have to depend on the annual statistics published on the basis of tax returns - a poor substitute. (Sources: Department of National Revenue - Taxation Statistics, Census.)

At this point we have established the general conditions with respect to demand for housing in our study area: population, households and incomes. We now turn to the characteristics of the stock of housing these households inhabit.

(ii) Local Housing Conditions:

- a. The Stock of Housing. What we need now is some idea of the kinds of housing a community has. The more broken down the information, the better. The following categories should be tried for:

Type - Single Family Detached
 Single Family Attached
 Duplex and Row
 Apartment
 Rooming House
 Mobile Homes

Tenure - Home Ownership
 Rental
 Other (including condominium and co-operative)

(Sources: Census, Central Mortgage and Housing Corporation.)

- b. Recent Buildings. An annual breakdown of residential construction for as many years as is easily available is very useful. Type and Tenure breakdowns should be as similar as possible to the categories listed above. (Sources: Census; CMHC publish new building by type for larger cities and may make information on smaller centres available on request - for several years back in most cases. City building departments have a good idea of what is built every year since they issue building permits.)

- c. House Prices and Rents in the Community. It is useful to try and get data on as many different kinds of housing in your community as possible. One useful breakdown of your housing market might be: new houses for sale, old houses for sale, new apartments, old apartments and rooming houses. For each sub-market both prices/rents and vacancy rates are very useful – even more so if you can collect this data for a number of years. (Sources: Real Estate Boards, local landlords and builders, social service workers and poverty action groups for the cheapest parts of the market, and back issues of newspaper advertising sections which give a sense of prices, rents and vacancies.)
- d. Quality of Housing. There are no census data after 1961 on housing quality and even that data was pretty unreliable. Some sense of things can be had from urban renewal studies, if done for your community, or from local government officials and citizens in general. (Sources: Urban renewal studies, public health officers, social service workers, citizens' groups and landlords in relevant areas, and building inspectors where a maintenance standards by-law is enforced. This is one area where you may want to try a small survey of your own.)
- e. Land. What are the prices of various kinds of lots, how many are available, what has been the experience of the last few years and what is expected for the next few years? What is the cost of servicing lots in your community? What are the standards required and how do these levels of standards and costs compare to levels in other Ontario municipalities. (Sources: building departments and planners in local government, builders, land developers/owners, and the real estate industry.)

(iii) Identification of General Market Problems:

At this point we have collected together as much as we can on the general demand and supply conditions with respect to housing in the local community. We are now ready to put these two sides of the market together and identify the major pressure points. After that we will go on to briefly discuss general non-market housing problems. Then we turn to our discussion of government housing activities, the roles they might play, and some of the difficulties which have arisen with them. At that point we will be ready to sum up the housing problems in the community and turn to the possibility of taking action. General problems might be:

- a. Will the current rate of building meet the growth in households?
- b. Will there be bottlenecks in the land market? Is this attributable to a lack of servicing? slow subdivision approval whether deliberate or otherwise? deliberate holding of land off the market by owners?

- c. Are there problems with new and/or old house prices compared to local incomes? By and large, a useful rule of thumb is that most households can afford houses which cost up to $2\frac{1}{2}$ times their income – thus, \$10,000 per annum translates into a \$25,000 house if about 30% of their income goes for principal, interest and property tax payments. Another useful yardstick is finding out from real estate dealers how many home purchasers have two incomes and how many needed these two incomes.
- d. Are there problems with rent levels related to incomes? Here a rule of thumb with a maximum of 25% of gross income for rents is a good indication of your situation.
- e. On the strength of whatever evidence there is, are there enough quality problems in the older housing stock to merit serious attention?
- f. Are the prices and rents of new construction in tune with incomes? Are the new types being built in tune with the households who will occupy them? To what extent do families end up in high-rises?

(iv) Housing Problems not Directly Connected to General Housing Market Conditions:

- a. Landlord-Tenant Relations. How extensive are landlord-tenant disputes, particularly in the private sector? Has a local landlord-tenant bureau made any contribution? Issues include maintenance, security of tenure, and various new ground rules laid down in the recent Landlord and Tenant Act.

The activities of various individual slum landlords may be a particular problem, especially where the properties in question are rooming houses or occupied by groups totally unaware of their rights, such as recent immigrants.

- b. Blockbusting. The problems of rapidly deteriorating buildings in an area which someone is trying to buy for redevelopment is a common one. City Hall and the Official Plan are the first places to attack to minimize this sort of activity in the future.
- c. Social Services and Urban Growth. In areas characterized by rapid urban growth, are the provisions of social, commercial and transportation facilities being adequately integrated?
- d. Special Groups. What housing is available for such groups as the physically or otherwise handicapped, the elderly, students, those in emergency situations, those who need group homes, ex-convicts, or native peoples?
- e. The Design of Housing. How extensive has the use of innovative designs been? Could medium density approaches such as stacked row housing make a contribution? Do you have good quality subdivision and site design?

- f. The Construction Industry. Are there special problems with your local construction industry, such as labour-management relations, an absence of speculative builders, labour shortages, and so on?

At this point we turn to our inventory of government housing activities.

2. AN INVENTORY OF GOVERNMENT HOUSING ACTIVITIES

Each level of government's programs will be presented in turn. Each program will be briefly described and some of the problems which have arisen with the program as it has been used will be briefly listed. In some cases suggestions are made as to alternative methods of attacking these specific problems. Many of these programs and activities can be used to act directly on the general problems defined above. Each program itself may have problems of the type about to be described and thus deserve correcting activity itself. The programs which have been used in your community should be catalogued and the problems that have been found with them sorted out from various perspectives (clients, management, government, etc.). The potential value of the further use of these programs or one not currently in use should be thoroughly thought through.

(i) The Government of Canada:

In this section we will only discuss direct federal programs. Programs administered by the Province appear below.

- a. Mortgage Insurance. Under the National Housing Act, CMHC will insure mortgages on homes up to a limit of \$23,000 on existing homes and \$30,000 for a new home. This results in borrowers being able to get interest rates about $\frac{1}{2}\%$ lower than they would with a conventional mortgage. A fee of 1% of the total mortgage is charged. Mortgages can be for up to 95% of the value of a house if they do not exceed the levels mentioned above.

A major problem with this program is that house prices are so high in many Ontario communities that people cannot take advantage of the favourable interest rate without coming up with huge downpayments. If prices make residents in your community unable to use their provisions of the NHA, then direct pressure on the federal government for changes is called for. The potential for increasing the use of the federal assisted-home-ownership program (AHOP) should also be looked at (for AHOP see below).

- b. Limited Dividend Housing. Under Section 15 of the NHA, CMHC will provide 95% financing at subsidized interest rates ($1\frac{1}{2}$ -2% below market) to entrepreneurs who, in effect, enter into a 15-year rent control agreement for the project in question. In addition, the project, while new, must have rents at least \$25 per unit below the market rent for equivalent accommodation in the particular community. In addition, the incomes of the tenants is controlled during the period of the agreement.

Problems with this program have included poor construction quality, poor locations, 'high-grading' of tenants (taking those with the most money and the fewest children), and low rate of building, except the construction industry which is not operating at full capacity.

A better program is going to require more effective government-builder co-operation. An effort might also be made to force builders to get inadequate projects in shape as quickly as possible.

- c. Non-Profit and Co-operative Housing. Among the recently (Feb. 1973) introduced amendments to the NHA were revisions to Section 15 which extend 100% financing at the subsidized interest rate to these sorts of housing developments. In addition, 'start-up' grants of up to \$10,000 are to be made available. Most of Ontario's non-profit activity has been by churches, cities, service clubs and so on, building for the elderly. More recently, several co-operative projects for families have been built. The section will provide mortgage funds for both new construction and for the purchase and rehabilitation of existing housing.

Major problems include getting this sector to provide a substantial number of units, and because they have no capital, the difficulty of finding sites and the necessary technical assistance. Obvious activities include helping such groups find land and good technical advice as well as helping them to deal with problems that may arise with local government, CMHC and so on.

- d. The New NHA Amendments. In addition to the amendments mentioned above, recent revisions also provide for a new form of urban renewal called the Neighbourhood Improvement Plan. This effort will concentrate on upgrading existing neighbourhoods rather than tearing down decrepit areas or rebuilding city cores as old-style urban renewal tended to do. Funding will be about \$80 million per year and it will be administered by some joint provincial-municipal method not yet decided upon in Ontario. Along with this goes a \$4 million Residential Rehabilitation Assistance program to be used in NIP areas (and outside these areas by non-profit corporations).

Assistance to provincial land purchase programs is greatly extended and special provision is made for the purchase of sites for new towns.

Other amendments offer more money for native peoples' housing and for a new provision under the mortgage insurance program to extend a measure of protection to those who end up needing to complete the building of faulty new houses.

- e. Assisted Home Ownership Program (AHOP). The 1973 amendments to the NHA formalized a program which CMHC has been offering for the last couple of years. Lower than market interest rates are offered, geared to income, down to that rate offered under Section 15. In addition, an annual grant of \$300 may be available. Generally, the program is aimed at households with incomes in the \$6,000 - \$11,000 per year range.

In areas with high house prices, this program is unlikely to offer much assistance. You may wish to add your voice to those calling for more effective subsidy programs in such areas.

- f. Other CMHC Programs. CMHC also funds a large part of the sewage works and main sewage line construction in Ontario in a cost-sharing arrangement with provincial and local governments.

They also perform a 'lender-of-last-resort' function for areas in the country where mortgage funds are scarce, such as some rural and northern areas, and they may also lend to those who satisfy them but who have been unable to raise conventional financing. All this is done at regular market interest rates.

- g. Other Federal Programs. Some assistance is also offered under The Veterans' Land Act, The Farm Credit Act, The Farm Improvement Loans Act and through the Department of Regional Economic Expansion under the Agricultural and Rural Development Act.

The Department of National Defense also house many of Canada's military personnel.

(ii) The Government of Ontario -
The Ontario Housing Corporation:

- a. Family Rent Geared-to-Income Housing. This program is only used after a simple needs study has been completed by OHC and the relevant municipal government has specifically requested a certain number of units. It offers rent geared-to-income for those with housing difficulties related to income, size of family, inadequacy of previous accommodation, and so on. Priority on the waiting lists is based on a needs measurement - the so-called points system.

Problems raised in various communities have included poor locations for developments (given the make-up of the tenant population), too large a size for projects, quality of construction in projects, unresponsive management, inadequate maintenance, massive waiting lists, the concentration of social problems, unfairness of the points system, the existing rental scale (it stops people from saving), and the increasing opposition of neighbourhood groups and local governments to any development of this kind until many of these problems are rectified, if then.

Local management, which may be directly in the hands of OHC, contracted out to a private firm, or in the hands of a local housing authority are the responsible body for many of these problems. OHC head office and the provincial government are responsible for many others. Local government might well be persuaded that a more active role on their part would head off some of these problems.

- b. Senior Citizens' Rent Geared-to-Income Housing. This program is similar in every respect to the family one except that it is limited to the elderly. A separate waiting list is maintained for these projects.

Problems are similar to those in family housing with the additional comments that sensitive management is often suggested to be an even higher priority for this sort of project and these projects usually encounter a lot less opposition. Appropriate actions are also similar.

- c. H.O.M.E. Lots. This program offers lots in federal-provincial or provincial land assemblies. Because lots can be rented for the first five years and longer if desired, they reduce downpayments and because the Province limits the total amount that can be spent on constructing houses on these lots, the initial sale prices are also pretty reasonable.

Problems in this program have included insufficient volume, charges that exorbitant prices have been paid for land, poor locations, and an extremely cumbersome method of sale (an experiment is under way to try and correct this problem) as several builders may be selling from one H.O.M.E. subdivision. In addition, there are no controls on resale prices, which often means that the price is reasonable only for the first purchaser. Some have also objected to the sale of these lands claiming they ought to be leased only. OHC and the Province are the people to lease on these issues.

- d. Other Land Programs. In addition to buying land for its H.O.M.E. programs, OHC also buys some land for its other social housing and also has been the purchasing agent of Ontario planned new towns (see (e) below).

The basic problem is that OHC still does not have an effective inventory of land to accomplish any of its objectives – land for social housing, land to market to help keep down price increases, and land for new towns.

Encouraging the Province and the OHC to increase the level of their land investment is one possible activity – encouraging your local government to get into land development itself is another.

- e. Tenant Purchase Plan. About 1,500 single family dwellings built by the federal-provincial partnership in the 1950s or early 1960s have been offered for sale in about a dozen Ontario communities. Market prices have been charged with sitting tenants being given priority.

There have been two major arguments about this program. The first suggests that these houses should not be sold until OHC in general has overcome its massive waiting lists. The other suggests that market prices should be modified

downwards where tenants have made substantial investments of their own money in these houses. Prices were revised in Windsor; the tenants argued this position very strongly. Challenging OHC and encouraging buyers to look carefully at the deal they are entering are possible activities.

- f. Condominiums. OHC has helped finance many of Ontario's condominiums, both in Metropolitan Toronto and elsewhere.

Major complaints have included the fact that this program helps those with fair incomes, not the poor, and that the advertising for condominiums has been misleading in that it stresses ownership, often leaving people unprepared for the joint ownership aspects of this form of tenure.

New condominium owners should be much better informed about this form of tenure and builders, governments and even citizens' groups can do something about this.

- g. Housing for Northern Ontario. A special rental program called NOAH now exists for small isolated northern communities, many of which are in unorganized territory. Projects are decided on through a process of consultation with people in these communities.

Although this program is very recent, one problem has emerged already and that is the lack of understanding in these communities of rental tenure in general and rent geared-to-income in particular.

- h. Rent Supplement Program. This program rents apartments from the private sector on long-term leases (three years or more) and in turn rents them on a rent geared-to-income basis to families on the waiting list for regular OHC family housing. It currently amounts to some 1,500 units scattered throughout the Province. It has had great appeal because it expands the stock of assisted housing without the capital investment usually required and because it scatters assisted families through more of the general community, an often-heard proposal throughout the Province.

The major problem with this program is that it is very hard to get any response at all from landlords unless the market has a pretty fair vacancy rate. Related to this is the complaint that for the effort involved, it sure doesn't produce a great volume of assisted housing, nor does it expand the housing stock in general.

Non-profits and co-operatives who wish to use this program to effectively reach the lowest-income people in their area face two special problems. One is that so far OHC will only supplement some of these units and the other is that OHC wants to house people from its waiting list only in rent supplement units. This runs head on into a common objective of co-operative and non-profit groups to keep people in their own neighbourhoods.

OHC are the people to tackle on these problems. Your local landlords might also be canvassed to improve the use of this program in your community.

- i. Integrated Housing Program. OHC has just introduced a new program that will secure up to 25% of regular new private developments in return for favourable financing by OHC of part of the project cost. The program has a target of 4,000 units for this year, 1973.

This program is really too new to have very much feedback, although it has been attacked as a give-away to builders and comments should be addressed to OHC and the provincial government.

Other Provincial Housing Activities

- j. Student Housing. Associated with OHC, the Ontario Student Housing Corporation build much of the Province's student housing in conjunction with post-secondary institutions and management is turned over to those institutions.

Here, complaints about quality and cost have been paramount.

- k. Assistance to Other Special Groups. The Ministry of Community and Social Services make capital grants and/or operating assistance available to homes for the aged, group homes and other special homes for children and youth, and through family benefits give shelter allowances and maintenance and repair assistance to these public assistance recipients.

Help is also extended to the physically and mentally handicapped.

Major problems include very inadequate shelter allowances and generally inadequate levels of support for some groups and the physically handicapped are often mentioned in this regard.

Use of movies to help special groups could be encouraged by pressuring the appropriate local organization to create an appropriate facility. General policy in these fields is a provincial matter.

- l. Landlord-Tenant Relations. Landlord-tenant relations are governed by provincial statute and enforced in the courts.

Current debate centres on the issue of security of tenure, review of rent increases, and the effectiveness of landlord-tenant bureaux. This is generally a provincial concern, though the existence and activities of a landlord-tenant bureau is up to municipal government.

- m. Provincial Control of Municipal Planning. The provincial government exercises enormous control over local government land use planning, not only by virtue of establishing the relevant legislation, The Planning Act, but also on a day-to-day basis through its review of all official plans and subdivision approvals and through its administrative tribunal, the Ontario Municipal Board, from whom the only appeal is directly to the Minister of Treasury, Economics and Intergovernmental Affairs.

Major problems include the slow pace of provincial review of subdivision approvals – it may take up to 40 agencies and up to two years to review an application. Problems in The Planning Act include its lack of discussion of public participation, generally it allows municipalities to do various things rather than requiring them to (and where there are requirements there are no sanctions for non-compliance), and it fosters these very cumbersome procedures.

- n. New Towns. The provincial government has announced its intention to create at least three new towns – one south-east of Ottawa, one north-east of Toronto, and one on Nanticoke Creek in Haldimand and Norfolk counties.

(iii) Municipal Government:

- a. Town Planning. Both through the development of a municipality's official plan and attendant zoning by-law, and after that by the pace of installing services, allowing zoning changes, and approving subdivisions, the local planning process has an enormous influence on the pace and form of residential growth.

By and large, it has been argued that either through ignorance of housing cost problems or through the pursuit of goals like slow growth and an adequate tax base, municipal planning has had a large hand in some of Ontario's land and housing shortages. More generally, it has been argued that physical planning has not paid enough attention to economic and social goals, side effects, and problems.

On the other hand, some cities have steadily tried to keep land development well ahead of city growth and have encouraged or demanded some moderately-priced housing in all new developments. The integration of housing goals and processes and physical planning goals and processes was one of the major policies suggested to the Ontario government and its municipalities by the Comay Task Force report, the Ontario Economic Council's report on town planning, and the Ontario Welfare Council's own report.

The improvement of municipal planning is obviously an ongoing task in many parts of the Province.

A special note should be added about the role of the new regional governments. These governments have generally asked for substantially more authority in the fields of housing and land development and in this they were supported by the recommendations of the Comay Task Force. The provincial government has already announced that it is in the process of extending the powers of these new municipal governments in the land development field - allowing far more power to develop land themselves.

- b. Housing Standards. Local government is responsible for enforcing quality standards on all new housing. For this purpose most of them use some variation of the National Building Code. The provincial government is in the process of developing a provincial code.

Problems that have been suggested about these standards include the troubles that builders adjusting to a different code in every jurisdiction experience. It has also been suggested that these standards do not adequately deal with high-rise buildings.

Under The Planning Act municipalities may, if they wish, adopt a maintenance and occupancy by-law to control standards in the older housing stock. Basically, Ontario municipalities have taken three positions concerning this kind of by-law:

- a few have one and enforce it though generally with very few staff. These are mostly the larger cities in the Province.
- they have one but never enforce it. They generally adopted it because you had to have one in order to get an urban renewal study. There are more cities in this position.
- they don't have one because they never considered it or because they think such a program is an invasion of privacy. Most smaller communities are in one of these two positions.

Problems include the rarity of the use of this sort of by-law, a meagre enforcement where used, and problems enforcing it anyway where vacancies are low and forced improvement would only bring rent increases. The new NIP and RRAP programs may make these efforts more effective.

Most cities and towns in Ontario also effectively exclude mobile home parks from their territory.

A hard look at local government's quality of housing efforts is clearly in order in most parts of the Province. Municipalities are the key to a greater effort in this regard, whether through new national programs or through the regular administration of by-laws.

- c. Rooming Houses. Some municipalities have by-laws specifically to control the quality of rooming houses, others would as soon get rid of them all if they could. Basically, the number and quality of rooming houses, although an important element in a city's housing stock, is an ignored part.
- d. Emergency Housing. Very few Ontario municipalities have any emergency housing whatsoever outside of Children's Aid Society shelters.
- e. Monitoring Housing. Since local government are responsible not only for housing standards, but also for town planning, and requesting the use of many provincial housing programs, it seems reasonable that they would monitor their own local housing situations fairly closely. However, very few of them do so. As a result, local government generally has only a fragmented knowledge of what is happening locally. There is also generally only partial knowledge of the provincial and federal programs, as well.

The Comay Task Force recommended that every area of the Province establish housing development goals now; whether or not the Province is going to directly pursue this kind of goal-setting process is still unclear. However, it is clear that the effective use of existing programs and the effective relating of municipal planning to housing is going to require a much clearer set of goals at the municipal level. Local groups have a great opportunity to influence or even to initiate this process.

3. THE FINAL REPORT

At this point, whether you have done an overview, looked at the use of programs, zeroed in on particular local problems, or some combination of these, you should be ready to put together a housing report. In doing this you should keep the following considerations in mind:

- (i) Who do you want to read this report, respond to it, or act upon it? - your own organization, local government, and so on? Each audience needs a somewhat different style of report.
- (ii) Do you want your report to be primarily a technical, research style document or should it be oriented towards politicians, the general public, the media or whom-ever?
- (iii) Have you established some priorities among housing problems from your own point of view and have you set up priorities for those bodies to whom you are directing recommendations?
- (iv) How are you going to get it produced?

At this point we turn to the general kinds of action a community group can take on housing issues.

4. HOUSING ACTION

We will briefly discuss three types of housing action in this section - pressuring or lobbying, community development, and doing some kind of housing project yourself or helping someone else to do it.

(i) Pressuring or Lobbying:

Here the object is to take your identification of general problems, or problems with specific programs, or proposals for the use of programs, and place them effectively before the level of government or the private enterprise or other body which can effectively deal with the questions at hand. It must be clearly recognized that many local housing problems can only be solved by changes in policy and program at the provincial and/or federal government levels. Elements of this approach might include:

- a. The submission of briefs and/or reports.
- b. Follow-up meetings with those who have received these documents.
- c. Release of the document to the media.
- d. Convening a conference or seminar, including those in a position to further press for remedial action or those who could make these changes themselves, to deal with the issue(s) you have raised.

(ii) Community Development:

If the problems you have identified lead to the conclusion that part or all of the solution is the mobilization of the residents of some neighbourhood, project, or even the whole municipality, or working to accomplish the goals of existing groups, the community development activity should be the result. What follows is a list of points which should be kept clearly in mind if you decide to undertake this kind of work.

- a. In the final analysis, the issues must be defined by the group in question.
- b. The group must decide on whether or not an adversary or co-operative stance should be taken with government (or whoever the group is dealing with in an attempt to improve its circumstances).
- c. The group should cultivate a strong community base by using public meetings, door-to-door canvassing, and so on, effectively.
- d. These community groups will probably need expertise at various points if they are to be effective - lawyers, architects, planners, and so on. Some of this may be had free from volunteers or fund-raising may be required.

- e. Leadership should come from the community in question.
- f. There may be great value in trying to bring together coalition of community groups, for example, including business groups, tenants and ratepayers in the same area.
- g. Special local help may be obtainable from social planning councils, schools of social work and similar bodies.
- h. Detailed information on various aspects of this kind of work might be obtained from:
 - Department of the Secretary of State, Government of Canada,
 - Community Development Branch, Ministry of Community and Social Services, Government of Ontario,
 - Social Development Officers, Central Mortgage and Housing Corporation,
 - Company of Young Canadians.
- i. Other help might be forthcoming from local labour councils, churches, and so on.

(iii) Doing Your Own Housing Project:

If there is a local need among moderate or low-income families, senior citizens, or among some special group such as men who live in rooming houses, then strong consideration should be given to sponsoring a non-profit or co-operative project of the appropriate kind. On the other hand it may be a case of trying to help some other group do their very specific kind of work. The kinds of factors which must be considered at the very beginning include:

- a. How large is the client group?
- b. What are their incomes?
- c. Is new construction or rehabilitation likely to be the most useful style of project?
- d. Can we wait the two years or more required for a new project to meet their needs or are we dependant on some more immediate form of assistance?
- e. Is a co-operative format (eventual self-management) or a non-profit format (management by the sponsoring group, including whatever degree of client participation) the most appropriate?
- f. Are there any likely co-sponsors, including the client group itself?

- g. Can we lay our hand on some good advice? (Many likely sources appear in the next chapter of this report.)
- h. Are there any sites owned by those who are likely to favour this sort of approach – churches, city governments and so on?

* * *

To help grapple with the problems of getting together a self-study and a housing action program, we have included an extensive listing of sources and resources in the housing field. This listing comprises the next chapter of this report.

CHAPTER 5

HOUSING IN LOCAL COMMUNITIES: SOURCES AND RESOURCES

Introduction

It is by now a cliché to comment about 'data gaps' in any study of this kind but clichés often contain considerable elements of truth. In essence, the problem with the existing data on housing and housing markets is a lack of consistency and comprehensiveness at all the desired levels of analysis.

Data that is available on the national or provincial level is unavailable at the municipal level. In addition, the concept of the region and its implementation in the form of new jurisdictions has created a further gap in housing data.

Part of the problem is a simple disregard for the collection of data at lower levels of government, particularly in smaller communities. Most municipal governments argue they neither have the resources or staff time to provide a continuing monitoring of their housing situations. As a result, anyone interested in his or her local housing conditions will have a difficult time establishing anything but an incomplete sketch of the current problems, future trends, etc.

This short report is, in part, a response to this gap. We do not hope to fill all the data gaps but rather at least to provide a checklist of sources of information and resources currently available to anyone interested in their local housing conditions.

* * *

1. CENTRAL MORTGAGE AND HOUSING CORPORATION

- (i) The Corporation publishes an annual collection of housing statistics entitled the Canadian Housing Statistics. Included are figures on house building activity, mortgage lending activity, financing under the NHA which includes aid to low-income groups, characteristics of dwellings and loans under the NHA, characteristics of participants under the NHA, and price and cost indexes. In addition, there is a general section on population change and housing demand with some projections for the next 10 years. Generally, the data is restricted to activity under the NHA for which the Corporation is responsible. Nevertheless, this publication is the most comprehensive collection of housing data published on a continuing basis. One limitation is that data is not available for smaller communities (under 10,000). Information on smaller communities may be made available by CMHC regional economist's office in Toronto. Write to the Regional Economist, CMHC, Ontario Regional Office, 650 Lawrence Avenue West, Toronto. (From: CMHC, Head Office, Montreal Road, Ottawa, or through your local office - local office locations are listed below.)

- (ii) Canadian Housing Statistics – Monthly Supplement. This supplement is published by CMHC's Head Office in Ottawa and summarizes building activity and loan activity for major urban areas in Canada (over 10,000).

The Regional Office in Toronto publishes a similar monthly bulletin with data on Ontario. Detailed data on starts is documented for all census metropolitan areas as well as cities with populations over 10,000.

NHA activity in census metropolitan areas for condominiums and all types is documented as well. A short summary comparing the volume of building to the previous year for the same period is offered as are some general statements about trends in construction for the period covered by any one issue.

(From: Head Office, Ottawa, and Regional Office, 650 Lawrence Ave. West, Toronto.) More detailed information may be available on request.

- (iii) An annual report is published by the Corporation summarizing housing activity for the past year with specific reference to the NHA and its various programs.
(From: CMHC Head Office, Regional Office or local CMHC office.)
- (iv) Urban Renewal and Low Income Housing. This is a quarterly publication from CMHC featuring articles of interest on low-income housing policy and projects like the Donwest Neighbours Group in Toronto. Some statistics on NHA assistance for low-income groups are provided as well.
- (v) Other Resources: CMHC has a Social Development Branch which has two regional offices in Ontario, one in Toronto and one in London. The Social Development officers are a useful source of information and advice for citizen groups across the Province.
- (vi) National Housing Act Programs: CMHC has recently put out a kit which briefly introduces the new NHA programs – this should be available from all CMHC offices. They also have booklets which describe all the other programs as well as the National Building Code and the NHA Minimum Property Standards for Existing Residential Buildings.

CMHC has local offices in most large municipalities in Ontario. These centres are:

Toronto, Ottawa, Hamilton, Windsor, Kitchener-Waterloo, Sarnia, Thunder Bay, Sudbury, Kingston, St. Catharines, Belleville, Barrie, London, Oshawa, Peterborough, Cornwall, Elliot Lake, North Bay, Timmins, Sault Ste. Marie.

The sources of information listed above are available through these local offices as well. The local office has information on NHA-funded building activity in each municipality. Another source of information of value from these offices is a vacancy rate study in multiple-unit dwellings conducted twice yearly by the head office in major urban areas in Canada. (Statistics from this study are available in all the communities listed above.) These offices also provide architectural, technical and financing advice and information.

The advice obtainable from CMHC branches and in particular from branch managers can be used to further one's knowledge of local conditions but also of federal housing programs.

2. ONTARIO HOUSING CORPORATION

- (i) Local Needs Studies: For a long time OHC's Research and Survey Branch has conducted various types of studies into local housing needs, generally at the request of the municipality concerned. The most comprehensive of the studies were the General Market Studies. However, these more comprehensive types of studies have not been undertaken in recent years and were only done for a few Ontario communities in any event.

Particular need studies are done to establish the number of family and/or senior citizens' units that OHC will recommend to a local municipality. These are based on a survey of those on the OHC waiting list and a sample survey of households in the general community. These studies therefore include only very specific information.

Studies are also done to establish the need for OHC land purchases and development. These studies are the most comprehensive OHC currently undertakes.

Your local municipality, housing authority (where applicable), or OHC head office (address below) should have copies of any of these studies done in your community.

Recently OHC has begun to set up regional offices (in Ottawa and Kitchener, for example) and they intend to have future needs studies carried out by these offices. So it might be useful to establish contact with your regional OHC office as well as local management.

OHC Head Office is at 101 Bloor Street West, Toronto.

- (ii) An annual report is published which summarizes activity under the various OHC programs. It also includes financial statements of the Corporation for the year.
(From: OHC Head Office)

- (iii) OHC also publishes a free monthly periodical entitled Ontario Housing. To receive it, you merely write the head office and get on the mailing list. It features articles about OHC activity but also notes new developments in housing policy, technology, etc.
(From: OHC Head Office)
- (iv) Other Resources: The local OHC office or local housing authority, which manages public housing projects for families and senior citizens, has waiting lists for these units on file. These lists are obviously useful for getting some indication of need in the community.
- (v) As a result of the Comay Task Force, a new Ministry of Housing is to be formed in the near future. Presumably, this will become the main provincial department concerned with all aspects of housing development.

3. CANADIAN COUNCIL ON SOCIAL DEVELOPMENT

- (i) Housing Requirements: (by Michael Audain and Andrew Armitage)
This combines a review of recent Canadian housing research with a general model of the housing market. The model is basically a classification of the relevant variables (demand and supply) necessary to estimate "housing need" in a community.
- (ii) The CCSD has several other housing publications that are a result of their ongoing interest in housing. The most recent is Beyond Shelter, a study on senior citizen housing in Canada. Another study of interest is on rent control and policy.
- (iii) The CCSD also holds conferences and seminars periodically on housing issues and problems like rent control, rehabilitation, etc. A list can be obtained from them.
- (iv) The CCSD publishes a quarterly periodical entitled Housing and People which focusses on social housing and low-income housing problems.
- (v) The Canadian Council on Social Development is at 55 Parkdale Avenue, Ottawa, K1Y 1E5.

4. CENSUS DATA 1961, 1966, 1971

The census data provides basic information on population, households and housing on a disaggregated basis. The 1971 census has useful cross-tabulations between housing data, income data, population data and household data but it is not yet available.

(From: Housing Division, Statistics Canada, Tunneys Pasture, Ottawa, or the Information Canada office, 221 Yonge Street, Toronto)

5. TAXATION STATISTICS - DEPARTMENT OF NATIONAL REVENUE

At this time, the basic source of income data by individual community is this publication. The data are based on tax returns of individuals, so it is not comprehensive, nor does it include household incomes.

(From: Department of National Revenue, Ottawa, or Information Canada)

6. CANADIAN COUNCIL ON URBAN AND REGIONAL RESEARCH

One of the activities of this body is to compile and document research on urban and regional topics in a bibliography that is available on request for a small fee. The bibliography is supplemented by a monthly bulletin that can be subscribed to as well. Check your local library.

(From: CCURR, Suite 511, 151 Slater Street, Ottawa)

7. HOW TO GET MONEY Books

- (i) Provincial Assistance to Municipalities, Boards and Commissions - published by the Ministry of Treasury, Economics and Intergovernmental Affairs, available from Ontario Government Bookstore, 880 Bay Street, Toronto. Assistance listed by Ministry.
- (ii) A Canadian Directory to Foundations and Other Granting Agencies - written by Alan Arlett, published by Association of Universities and Colleges of Canada. Lists Canadian foundations, federal and provincial government departments, U.S. Foundations, British charitable trusts, cross indexed by field of interest. Costs \$4.50 from Resources Exchange Project, P.O. Box 195, Victoria, B.C.
- (iii) Resources for Citizen Groups - available from the Community Development Branch, Ontario Ministry of Community and Social Services, 24th Floor, 400 University Avenue, Toronto, 965-6621. Contains much of the same information as the book listed above but it is free. It may be out of print but a reprint may be planned for next year; you could get on the mailing list.

8. ONTARIO GOVERNMENT DEPARTMENTS

- (i) Regional Development Branch: Besides the Design for Development series on each region in the Province, the branch carries on more in-depth analysis of regions not published but available on request. These are useful for discerning general growth trends in a region and relative importance of any one community in a regional context.
(From: Regional Development Branch, 880 Bay Street, Toronto)

- (ii) Treasury, Economics and Intergovernmental Affairs: The Ministry library has urban renewal studies for every municipality in the Province that participated in this program in the early sixties. Most of the data is dated by now but they provide a useful overview of a community and define general development trends.

The Plans Approval Branch is responsible for amendments to Official Plans and approval of new site plans. One planner is responsible for a certain section of the Province and therefore has access to much useful information about local developments. This branch may be decentralizing in the near future.

(T.E.I.G.A. , 801 Bay Street, Toronto)

- (iii) Ministry of Community and Social Services: This Ministry administers the Family Benefits program and supervises local administration of the general welfare assistance program. Their Monthly Statistical Bulletin provides information on these programs as well as unemployment data.

The Ministry will also provide information on The Homes for the Aged and Nursing Homes Act, as well as The Child Institutions Act, both of which it administers.

One can write to the Ministry of Community and Social Services, Queen's Park, Toronto, or to any one of the following regional offices:

Barrie, Belleville, Chatham, Cornwall, Hamilton, Keewatin,
Kingston, Kirkland Lake, London, North Bay, Ottawa, Owen
Sound, Renfrew, St. Catharines, Sault Ste. Marie, Simcoe,
Sudbury, Thunder Bay, Toronto, Waterloo, Windsor, Welland,
Wingham.

There are also sub-offices in many other communities.

9. LOCAL SOURCES AND RESOURCES

- (i) Assessment Rolls. These provide basic information about individual properties in every community. Included is: assessed value of the property, age of occupant, year born, citizenship, religious affiliation, type of school supporter. If the occupant rents, the name of the owner is included and his address. Also the total number of occupants in the dwelling is recorded. This information is standardized across the Province, revised yearly.
(From: your local city hall)
- (ii) Local Real Estate Board. The local Multiple Listing Service is available from the real estate board and has useful information on prices in a community and trends in the local housing market in terms of prices. It is valuable because it is continually being brought up to date.

- (iii) City Planning Department. Besides the official plan which is useful for determining overall planning policy for the community, the local planning staff may conduct research studies from time to time on various topics of interest (e.g. employment growth, housing trends, population projections).
- (iv) Regional Planning Department. If regional government exists, then a regional planning department will be responsible for overall regional planning. They, too, have a regional plan and may conduct other research studies of interest like regional growth patterns, projection studies, etc.
- (v) Welfare Departments. In some communities there can be three offices, a city office, county office and provincial-regional office. The provincial office administers the Family Benefits program while city and county offices are responsible for General Welfare Assistance. All keep track of the volume of people on public assistance.
- (vi) City Housing Committee. In some communities, a housing committee exists which may be a sub-committee of council made up of council members and/or interested citizens. This purpose is to monitor the local housing situation and advise council on housing issues.
- (vii) City Planning Boards. Planning Boards are usually made up of council members and local citizens. Their purpose is to advise council on planning matters. Decisions are still made in council, of course.
- (viii) Housing Authority. In most communities, OHC public housing is managed by a manager plus a housing authority which is a committee of local citizens appointed by the Minister in charge of housing, the mayor, the MPP, the MP, and the existing authority. An OHC tenant may or may not be on the authority. The authority is a useful focal point for public housing management problems and management-tenant relations. This housing authority plus management system exists in 41 communities across the Province. But there are alternatives. Some projects are under direct management where a single manager reports to a Toronto head office. Other projects are managed by private developers or builders under contract from OHC.
- (ix) Building Department. This department keeps track of building permits and is responsible for administration of the maintenance and occupancy by-law. This office also has data on demolitions and areas of sub-standard housing.
- (x) Local Social Planning Council. A useful organization for co-ordinating voluntary social service activity in the community and providing resources for the voluntary sector and others.

- (xi) Labour Council. Some labour councils have been very active in the local housing scene. One example is Windsor, where the local U.A.W. along with the labour council sponsored a co-op housing project. Another is the labour council in London which was involved in a similar co-operative housing venture.
- (xii) Service Clubs and Churches. Some of these may have experience with housing, like Kiwanis Clubs, etc. They usually have only been involved in senior citizen housing.
- (xiii) Residents or Tenants Associations. These are useful focal points for some local housing issues, particularly on a neighbourhood level.
- (xiv) Ontario Housing Tenants Association. Tenants' organizations in public housing are sporadic but they are useful for expressing the interests of public housing tenants.
- (xv) Landlord-Tenant Advisory Bureaux. These are useful for information on landlord-tenant relations in a community. Made up of private citizens and a bureau officer. They may be helpful in determining slum-lords in a community, etc.

10. OTHER FEDERAL AND PROVINCIAL AGENCIES

- (i) Ministry of State for Urban Affairs. They have some resources for pilot projects. For example, they provided money for the Dial-A-Bus experiments in some cities.
- (ii) The Ontario Habitat Foundation. A non-profit consulting firm who specializes in non-profit and co-op housing ventures. 51 Wolseley Street, Toronto.
- (iii) Ontario Welfare Council. The Council has just completed a year-long study on housing policy in Ontario, focussing on low-income families and their access to housing. The General Report plus the appendices which include a bibliography and ten community studies which were completed as part of the study. These were of Hamilton, Windsor, Kitchener-Waterloo, Stratford, Midland, Oakville, Sudbury, Thunder Bay, Cornwall and Sarnia. All are available from the Ontario Welfare Council, 22 Davisville Avenue, Toronto, M4S 1E9 (prices are not yet confirmed).

In addition the Council has a one-year program under way which offers advice to those community groups wishing to use this report or on housing matters in general.

11. INNOVATIVE NON-PROFIT OR CO-OPERATIVE PROJECTS

The projects listed below are included because they represent interesting examples of community-developed housing projects. All are non-profits or co-operative ventures.

- (i) Forward 9: This is a rehabilitation and conversion project in Ward 9 (Beaches), Toronto. Houses in the ward are bought up, rehabilitated or converted and rented at low rents on a non-profit basis.
- (ii) Donwest Neighbours Group: This project in downtown Toronto is essentially the same as Forward 9's. That is, rehabilitation, conversion, and renting on a non-profit basis.
- (iii) Ashworth Square (Mississauga): A co-operative venture containing a high-rise apartment building and stacked row houses.
- (iv) Pinetree Village (London, Ont.): Another co-op venture of stacked row houses.
- (v) St. Andrew's Place (Sudbury, Ont.): A non-profit housing project initiated by churches, Y.M.C.A. and members of community, mainly for senior citizens.
- (vi) Y.W.C.A. - A non-profit development in downtown Toronto catering to single women. It is also combined with OHC's rent supplement scheme. In fact, this is the only private project in existence that administers a complete building of rent supplement units including admission policy, without OHC involvement.

CHAPTER 6

CONCLUSION

Housing has become a major public concern in most of Ontario's communities. Housing problems are not the sorts of problems that can be attacked by some level of government, or by some groups of private businesses alone. This we have illustrated. This report is a call for a broad participation and responsibility on the part of many Ontarians to try and come to grips with housing in their own communities and throughout the Province in general. It is also a call to action, for making housing a high priority in the next few years. We hope that this report will be of some assistance to these efforts.